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6175823.uref.	11

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<u>L38</u>	5350906.pn.	1	<u>L38</u>
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<u>L36</u>	5546523.pn.	1	<u>L36</u>
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<u>L12</u>	902.clas.	2058	<u>L12</u>
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L24: Entry 171 of 184

File: USPT

Feb 27, 2001

US-PAT-NO: 6193155

DOCUMENT-IDENTIFIER: US 6193155 B1

TITLE: Method and apparatus for issuing and managing gift certificates

DATE-ISSUED: February 27, 2001

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Walker; Jay S.	Ridgefield	CT		
Tedesco; Daniel E.	Stamford	CT		
Jorasch; James A.	Stamford	CT		
Lech; Robert R.	Norwalk	CT		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Walker Digital, LLC	Stamford	CT			02

APPL-NO: 08/ 997680 [PALM]

DATE FILED: December 23, 1997

## PARENT-CASE:

CROSS-REFERENCE TO RELATED CORRESPONDING APPLICATIONS This is a continuation-in-part of commonly owned, co-pending U.S. patent application Ser. No. 08/762,128 entitled "Postpaid Traveler's Checks" filed Dec. 9, 1996, U.S. Pat. No. 5,798,508, and commonly owned, co-pending U.S. application Ser. No. 08/858,738 entitled "System and Process for Issuing and Managing Forced Redemption Vouchers having Alias Account Numbers" filed May 19, 1997, the entirety of each incorporated by reference herein. This application is related to co-pending application (attorney title: "Dynamically Changing System for Fulfilling Concealed Value Gift Certificate Obligations," attorney docket number 08/994,124, filed Dec. 19, 1997, inventors: Jay S. Walker, Andrew S. Van Luchene, Daniel E. Tedesco, James A. Jorasch), the entirety of which is incorporated by reference herein.

INT-CL: [07] G06 F 7/00, G06 F 17/00

US-CL-ISSUED: 235/381; 902/22, 705/44

US-CL-CURRENT: 235/381; 705/44, 902/22

FIELD-OF-SEARCH: 235/380, 235/381, 235/382, 235/382.5, 235/495, 235/379, 902/22, 705/47, 705/39

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

Search ALL

Clear

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/> <u>3594727</u>	July 1971	Braun	
<input type="checkbox"/> <u>3617638</u>	November 1971	Jochimsen et al.	
<input type="checkbox"/> <u>3697693</u>	October 1972	Deschenes et al.	
<input type="checkbox"/> <u>3950015</u>	April 1976	Shrock	
<input type="checkbox"/> <u>3985998</u>	October 1976	Crafton	235/380
<input type="checkbox"/> <u>4752676</u>	June 1988	Leonard et al.	235/379
<input type="checkbox"/> <u>4997188</u>	March 1991	Nilssen	
<input type="checkbox"/> <u>5010485</u>	April 1991	Bigari	235/379
<input type="checkbox"/> <u>5350906</u>	September 1994	Brody et al.	
<input type="checkbox"/> <u>5357563</u>	October 1994	Hamilton et al.	
<input type="checkbox"/> <u>5377271</u>	December 1994	Foreman et al.	380/51
<input type="checkbox"/> <u>5399874</u>	March 1995	Gonsalves et al.	
<input type="checkbox"/> <u>5426281</u>	June 1995	Abecassis	
<input type="checkbox"/> <u>5477047</u>	December 1995	Nakagawa et al.	250/208.1
<input type="checkbox"/> <u>5513117</u>	April 1996	Small	235/381
<input type="checkbox"/> <u>5546523</u>	August 1996	Gatto	
<input type="checkbox"/> <u>5652421</u>	July 1997	Veeneman et al.	235/381
<input type="checkbox"/> <u>5686713</u>	November 1997	Rivera	
<input type="checkbox"/> <u>5765141</u>	June 1998	Spector	705/14
<input type="checkbox"/> <u>5798508</u>	August 1998	Walker et al.	235/380
<input type="checkbox"/> <u>5864830</u>	January 1999	Armetta et al.	235/380
<input type="checkbox"/> <u>5870718</u>	February 1999	Spector	235/381
<input type="checkbox"/> <u>5953710</u>	September 1999	Fleming	235/380

## FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
WO/ 98/26376	June 1998	WO	

## OTHER PUBLICATIONS

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"Bank-Of-America; BankAmerica Expands Travelers Cheque Services", Business Wire, Jul. 6, 1987, Distribution to Business/Travel Editors.

"Treasury Proposes \$ 3000-and-over Cash ID Regulations; \$ 10,000 Daily Penalty per Violation for "Gross Negligence" Applies", Money Laundering Alert, Alert International, Inc. Oct., 1989, Regulatory Action Section; vol. 1, No. 1; at p. 5.

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"Prepared Testimony of David Boyles, Senior Vice President, New Business Ventures, Stored Value Group, Smart Card Center of Excellence, American Express Travel Related Services, Inc., Before The House Banking and Financial Services Committee, Domestic And International Monetary Policy Subcommittee", Federal News Service, Jun. 11, 1996.

PCT Written Opinion for Application No. PCT/US97/22564, Nov. 12, 1998.

"American Express Continues Innovative Support of Citymeals-On-Wheels", PR Newswire, Oct. 30, 1987, Distribution to Business and City Desks.

Brenda Fine, "Be My Guest", The National Law Journal, Apr. 24, 1989 at p. 29.

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Peter O. Keegan, "Charge! AMEX Sets Out to Lure Back Diners; Credit Card Giant Unveils New Marketing Program During 72nd NRA Show; American Express Co., National Restaurant Association; Marketing", Nations Restaurant News, Jun. 3, 1991, vol. 25; No. 22; p. 12; ISSN: 0028-0518.

Bill Carlino, "AMEX Dispute Reaches Canada; Operators Promote Other Cards In Effort to Force AMEX Rate Cuts; News", Nation's Restaurant News, Jul. 22, 1991, vol. 25; No. 28; p. 3; ISSN: 0028-0518.

ART-UNIT: 286

PRIMARY-EXAMINER: Lee; Michael G

ASSISTANT-EXAMINER: Dunn; Drew A.

ATTY-AGENT-FIRM: Maschoff; Kurt M. Alderucci; Dean

#### ABSTRACT:

The present invention relates to a method and apparatus for issuing and redeeming a gift certificate drawn on a credit card or other financial account. The present invention includes a first aspect directed to a merchant card authorization terminal and a second aspect directed to a credit card issuer central controller. According to the first aspect, a method for redeeming a gift certificate drawn on a financial account is disclosed including the steps of receiving a gift certificate for payment of an identified value, transmitting a request for authorization to a central server, receiving an authorization signal, representing an indication that redemption of the gift certificate is authorized, from said central server and receiving a payment from the account issuer based on said identified value. A system is also disclosed for implementing the methods in all aspects of the present invention.

67 Claims, 16 Drawing figures

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